

Information to identify the case:			
Debtor 1:	Barry Golub		Social Security number or ITIN: xxx-xx-7258
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 1/8/20
Case number:	20-10332-MBK		Date case converted to chapter: 11 8/20/20

Official Form 309E1 (For Individuals or Joint Debtors)

Notice of Chapter 11 Bankruptcy Case

02/20

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Barry Golub	
2. All other names used in the last 8 years		
3. Address	24 Cliffwood Dr. Allentown, NJ 08501	
4. Debtor's attorney Name and address	John J. Hopkins III 545 Bath Avenue, Suite 201 Long Branch, NJ 07740-4106	Contact phone (732) 263-1414 Email: jhopkins@hopkinslaw.com
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 8/20/20

For more information, see page 2 >

Debtor **Barry Golub**

Case number **20-10332-MBK**

6. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must

attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

September 17, 2020 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.

7. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

Filing deadline for dischargeability complaints: 11/16/20

Deadline for filing proof of claim:

10/29/20 For a governmental unit:
2/16/21

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing Deadline:

30 days after the *conclusion* of the meeting of creditors

8. Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

9. Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

10. Discharge of debts

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN
ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO
CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

11. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Barry Golub
DebtorCase No. 20-10332-MBK
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309E1Page 1 of 2
Total Noticed: 34

Date Rcvd: Aug 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2020.

db
518684266 +Barry Golub, 24 Cliffwood Dr., Allentown, NJ 08501-2041
518653463 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518672409 +City of Trenton, Tax Collector, 319 East State Street, Trenton, NJ 08608-1809
518653466 +City of Trenton Tax Collector, POB 210, Trenton, NJ 08602-0210
518653469 +Fredrick Goldring, 494 Long Hill Drive, Short Hills, NJ 07078-1227
518653472 +Meridian Hospital, PO Box 650292, Dallas, TX 75265-0292
518653472 +PHH Mortgage Servicing, Attn: Bankruptcy Department, Po Box 5452,
Mount Laurel, NJ 08054-5452
518653473 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
518739913 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
518653474 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
518653476 +Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
518655277 +Rhonda Golub, 24 Cliffwood Rd., Allentown, NJ 08501-2041
518653471 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: NJ Division of Taxation, Bankruptcy Section, PO Box 245,
Trenton, NJ 08695)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jhopkins@hopkinslaw.com Aug 21 2020 01:25:50 John J. Hopkins, III,
545 Bath Avenue, Suite 201, Long Branch, NJ 07740-4106
smg EDI: IRS.COM Aug 21 2020 04:38:00 Dist Dir of IRS, Insolvency Function, PO Box 724,
Springfield, NJ 07081-0724
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2020 01:27:34 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 21 2020 01:27:30 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518653459 +EDI: AMEREXPR.COM Aug 21 2020 04:38:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
518653460 +EDI: BANKAMER.COM Aug 21 2020 04:38:00 Bank of America, 4909 Savarese Circle,
Fl1-908-01-50, Tampa, FL 33634-2413
518653462 +EDI: CITICORP.COM Aug 21 2020 04:38:00 Citibank/Sears, Attn: Bankruptcy, Po Box 6275,
Sioux Falls, SD 57117-6275
518653464 EDI: DISCOVER.COM Aug 21 2020 04:38:00 Discover Financial, Attn: Bankruptcy Department,
Po Box 15316, Wilmington, DE 19850
518653465 EDI: FORD.COM Aug 21 2020 04:38:00 Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962
518734533 EDI: JEFFERSONCAP.COM Aug 21 2020 04:38:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
518653461 EDI: JPMORGANCHASE Aug 21 2020 04:33:00 Chase Card Services, Attn: Bankruptcy,
Po Box 15298, Wilmington, DE 19850
518653470 +E-mail/Text: Bankruptcies@nragroup.com Aug 21 2020 01:28:37 National Recovery Agency,
Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
518653475 EDI: PRA.COM Aug 21 2020 04:38:00 Portfolio Recovery, Attn: Bankruptcy,
120 Corporate Blvd, Norfold, VA 23502
518762542 EDI: PRA.COM Aug 21 2020 04:38:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
518698791 EDI: PRA.COM Aug 21 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT,
POB 41067, Norfolk, VA 23541
518654128 +EDI: RMSC.COM Aug 21 2020 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518653477 +EDI: RMSC.COM Aug 21 2020 04:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
518653479 EDI: TDBANKNORTH.COM Aug 21 2020 04:38:00 TD Bank, Attn: Bankruptcy, Po Box 1190,
Lewiston, ME 04246
518653480 EDI: TFSR.COM Aug 21 2020 04:38:00 Toyota Financial Services, Atty: Bankruptcy Dept,
Po Box 8026, Cedar Rapids, IA 52409
518653478 +EDI: WTRRN BANK.COM Aug 21 2020 04:38:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475
518653481 +EDI: WFFC.COM Aug 21 2020 04:38:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518653468 Magyar Bank
518653467* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 309E1

Page 2 of 2
Total Noticed: 34

Date Rcvd: Aug 20, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Francis J. Ballak on behalf of Creditor Trenton, City of francis@gmslaw.com
John J. Hopkins, III on behalf of Plaintiff Barry Golub jhopkins@hopkinslaw.com
John J. Hopkins, III on behalf of Debtor Barry Golub jhopkins@hopkinslaw.com
Keith A. Bonchi on behalf of Creditor Trenton, City of keith@gmslaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Ward Benson on behalf of Creditor United States of America (Internal Revenue Service) ward.w.benson@usdoj.gov, Eastern.Taxcivil@usdoj.gov;james.j.wilkinson@usdoj.gov
TOTAL: 9